## REMARKS/ARGUMENTS

Favorable reconsideration of this application as presently amended and in light of the following discussion is respectfully requested.

Claims 1, 3-11, and 16-21 are currently pending in the present application; Claims 1, 3, 6-8, 10, and 11 are amended; and Claims 2 and 12-15 are cancelled. Support for the amendments is found in the originally filed specification at least in the originally filed claims, Figures 1-7, 11, 12, and 18, page 15, line 23, to page 18, line 18, and page 26, line 9 to page 27, line 29. Thus, no new matter is added.

In the outstanding Office Action, Claims 1-15 were rejected under 35 U.S.C. § 103(a) as unpatentable over Matsumoto et al. (U.S. Patent Publication No. 2002/0066042 A1, hereafter "Matsumoto") in view of Suzuki (U.S. Patent No. 6,612,488 B2) and Ukai et al. (U.S. Patent Publication No. 2002/0077907 A1, hereafter "Ukai").

In response to the rejection of Claims 1-15 under 35 U.S.C. § 103(a) as unpatentable over Matsumoto in view of Suzuki and Ukai, pending Claim 1 recites, in part, "a communication means including a settlement management apparatus and a portable terminal" wherein the management apparatus includes:

judging means for judging whether wirelessly input identification information, obtained from a contactless IC chip is assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses;

a storage controller configured to store, if said judging means decides that the identification information is valid, the identification information in said portable information terminal; and

a management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means,

wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means and the portable terminal includes:

a wireless reader configured to read the identification information from the contactless IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip;

transmitting means for transmitting the identification information read by said reader to said settlement management apparatus;

storage means for storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid,

said storage means including a memory manager means for storing the card ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information; and

bar code reading means for reading said bar code associated with said address of an ordering site which has registered said merchandise with said management means.

Independent Claims 3, 6, and 7 include at least the management features and barcode features with respect to the management apparatus; and independent Claims 8, 10, and 11 include at least the common area storage and bar code features with respect to the portable terminal.

None of Matsumoto, Suzuki, or Ukai, alone or in combination, describe the features of Claims 1, 3, and 8 which include the bar code features and the respective limitations which form the claimed communication system recited in Claim 1. Matsumoto describes a settlement method and which reads information from a card and sends the information using a wireless mobile terminal to a settlement server which generates a one-time password useable for only one transaction. Further, Matsumoto describes the customer inputs this one-time generated password in order to complete settlement conditions. Suzuki describes a method for preventing fraudulent payment in credit card transactions, whereby Suzuki

<sup>3</sup> Suzuki, Title, Abstract.

<sup>&</sup>lt;sup>1</sup> Matsumoto, Abstract, par. [0050]- [0061].

<sup>&</sup>lt;sup>2</sup> Matsumoto, par. [0061].

prevents fraud by using pin code information when purchasing merchandise.<sup>4</sup> <u>Ukai</u> describes a coupon management system where an IC card may receive a coupon from a receiver by radio.<sup>5</sup> However, none of <u>Matsumoto</u>, <u>Suzuki</u>, or <u>Ukai</u>, alone or in combination, describe *any* bar code features, much less the claimed bar code features recited in Claims 1, 3, 6, 7, 8, 10, and 11.

Accordingly, as none of Matsumoto, Suzuki, or Ukai, alone or in combination, describe at least the bar code features in the independent claims, independent Claims 1, 3, 6, 7, 8, 10, and 11 are patentably distinguishing over Matsumoto, Suzuki, and Ukai. More particularly, Matsumoto, Suzuki, or Ukai, alone or in combination, do not describe the "communication system" including the "settlement management apparatus" including the "management means for managing registration information of a plurality of merchandise" each of which "has a corresponding bar code generated by said management means, wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means" and the "portable information terminal" including the "bar code reading means for reading said bar code associated with said address of an ordering site which has registered said merchandise with said management means" as recited in Claim 1; neither do the references nor their combination describe the "settlement management apparatus" as defined by Claim 3; neither do the references nor their combination describe the "settlement management method" as defined by Claim 6; neither do the references nor their combination describe the "computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management" as defined by Claim 7; neither do the references nor their combination describe the "portable information terminal" as defined by Claim 8; neither do the references nor their combination describe the "information processing method" as defined

<sup>5</sup> Ukai, Abstract, par. [0035].

<sup>&</sup>lt;sup>4</sup> Suzuki, Figure 6, col. 9, line 58, to col. 10, line 55.

by Claim 10; and neither do the references nor their combination describe the "computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management" as defined by Claim 11. Therefore, it is respectfully requested that the rejection of Claims 1-15 under 35 U.S.C. § 103(a) as unpatentable over Matsumoto in view of Suzuki and Ukai be withdrawn.

Consequently, in view of the foregoing discussion and present amendment, it is respectfully submitted that this application is in condition for allowance. An early and favorable action is therefore respectfully requested.

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(OSMMN 06/04) BDL:MS Respectfully submitted,

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